

In re:  
Pamela Christine Wolke  
Andrew William Wolke  
Debtors

Case No. 17-15277-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Sep 13, 2024

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	Pamela Christine Wolke, Andrew William Wolke, 21 Country Side Ct, Easton, PA 18045-7458

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 13 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 13 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13974962	EDI: GMACFS.COM	Sep 14 2024 03:53:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14026969	Email/PDF: bncnotices@becket-lee.com	Sep 14 2024 00:04:33	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14020565	EDI: Q3GTBI	Sep 14 2024 03:53:00	Bureaus Investment Group Portfolio No 15 LLC, PO BOX 788, Kirkland, WA 98083-0788
14026968	Email/PDF: bncnotices@becket-lee.com	Sep 14 2024 00:04:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13999970	+ Email/Text: bankruptcy@cavps.com	Sep 13 2024 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13981425	EDI: DISCOVER	Sep 14 2024 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13962220	EDI: IRS.COM	Sep 14 2024 03:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13962221	Email/Text: Bankruptcy@keystonecollects.com	Sep 13 2024 23:53:00	Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539
13985032	EDI: PENNDEPTREV	Sep 14 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
13985032	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14030209	+ Email/Text: bkteam@selenefinance.com	Sep 13 2024 23:53:00	Selene Finance LP, Attn: Bk Dept, 3501 Olympus Blvd., Ste 500, Dallas, TX 75019-6295
14033962	EDI: TDBANKNORTH.COM	Sep 14 2024 03:53:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
14034774	+ Email/Text: bncmail@w-legal.com	Sep 13 2024 23:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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400, SEATTLE, WA 98121-3132

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
HAROLD N. KAPLAN	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com
JAMES RANDOLPH WOOD	on behalf of Creditor Township of Palmer jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KEVIN G. MCDONALD	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreigle13.com ecfrpa@trustee13.com
LYNN E. FELDMAN	on behalf of Debtor Pamela Christine Wolke feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com
LYNN E. FELDMAN	on behalf of Joint Debtor Andrew William Wolke feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com
MARTIN A. MOONEY	on behalf of Creditor TD BANK N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association mimecgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Wilmington Savings Fund Society FSB mimecgowan@raslg.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmil@readingch13.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1	<u>Pamela Christine Wolke</u>	Social Security number or ITIN	xxx-xx-9664
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Andrew William Wolke</u>	Social Security number or ITIN	xxx-xx-8592
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-15277-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela Christine Wolke

Andrew William Wolke

9/12/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**